

Comprehensive Private Car Insurance/Takaful FAQ

1. What should I do if I get into a car accident?

Stay calm. Call our 24/7 hotline at **1800 88 6491** for help. We'll send roadside assistance and guide you to send your car to our approved workshop. We would also need you to make a police report within **24 hours** and send all required documents to the workshop within **7 days**. You can check your claim status on the **Etiqa+ App** or call **1300 88 1007** for more information.

2. What is “excess”?

“Excess” refers to the initial amount that you are required to pay in the event of a claim. It represents the portion of your loss that is not covered and this amount is written in your policy/certificate document.

3. What is compulsory excess?

Compulsory Excess – Extra excess you must pay in certain claims, for example if the driver is:

- a) Under 21 years old
- b) Using a Learner license
- c) Has a full license for less than 2 years
- d) Any of the above

Note that there is also the Compulsory Excess where you have to bear an additional excess of RM400 if you or the person driving your car.

4. What are the main ideas behind Takaful?

- Everyone helps each other.
- Everyone contributes to a shared fund
- Losses are shared fairly.
- No cheating, gambling, or uncertainty.
- Takaful aims to benefit the community, not make profit from misfortune.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa or PIDM (visit www.pidm.gov.my). | Member of PIDM

5. How is Takaful different from normal insurance?

Both protect you from risks like accidents. But:

- **Takaful is based on cooperation and sharing.**
- **It follows Islamic principles**, so it avoids uncertainty, gambling, and interest.
- **Conventional insurance** is mainly business-driven.

6. My vehicle is blacklisted by JPJ. How do I get insurance/takaful or road tax?

You must clear any unsettled fines or summons at **Department of Road Transport (JPJ)** first.

7. What information is shared with the Department of Road Transport (JPJ) when renewing?

- Your car's engine and chassis number
- Your NRIC
- Start and end date of your coverage

8. When does my coverage start?

It begins on the date stated in your policy/certificate **after we receive full payment.**

9. Is my car covered if someone else drives it?

Yes – if they are an **authorised driver.**

Extra compulsory excess may apply based on age or license type.

10. Is flood or natural disaster damage covered?

Only if you **added it** as an extra benefit in your policy/certificate.

11. Do car modifications affect my coverage?

Yes. If you don't tell us about your modifications, your claim may be rejected.

12. How can I make a claim without losing my No Claim Discount (NCD)?

You won't lose your NCD if you can **prove the other driver caused the accident**.

Make sure you:

- Make a police report
- Obtain the police investigation result
- Get the third party's details
- Clearly state in the report that the other party was at fault

You cannot keep your NCD if the accident involves:

- A government vehicle
- A diplomat or foreigner's car
- A motorcycle
- Serious injuries or death

13. Will I lose coverage if I don't report an accident quickly?

Yes – if you do not report within 24 after an accident, your claim may be rejected.

14. For theft cases, how long will the claim take?

It depends on the police investigation and the adjuster's report.

15. What are my claim options after an accident?

Option 1 – Own Damage

You claim from your own policy/certificate.

→ You lose your NCD.

Option 2 – Third Party Claim

You claim from the other driver's takaful operator or insurer.

→ You keep your NCD.

(Not allowed if the other vehicle is a motorcycle, taxi, bus, government car, diplomat, foreigner, etc.)

16. Why should I use a Panel Workshop?

Because you'll get:

- Better repair quality
- Genuine spare parts
- 6-month warranty
- Workshop towing service
- Trusted service with low fraud risk

17. How do I claim for windscreen repair?

If you're in Klang Valley, call us. We'll arrange everything with our specialist workshop.

18. Do I need to pay first for windscreen replacement?

No, not if you use our panel workshop.

19. What if I fixed my windscreen at my own workshop?

Send us the **original receipt** and **before/after photos**. We'll reimburse you after checking.

20. What if I don't have photos?

You must make a police report and give us the report number.

21. What documents do I need to provide for a claim?

None. The workshop will handle everything with us.

22. What happens to my windscreen cover after a claim?

You still have coverage, but the amount reduces.

Example:

Your windscreen cover = RM1,000

Repair cost = RM250

Remaining coverage = **RM750**

23. Can I cancel my policy/certificate before it expires?

Yes. You may cancel your policy/certificate at any time by providing written notice to us. Upon cancellation, you will be entitled to a partial refund of the premium/contribution, provided that no claim has been made.